<u>Amendments to the Claims</u>

This listing of claims is to replace all prior versions and listings of claims in the application.

1. (currently amended) A method comprising:

receiving bill data; and

generating an email message with information including at least a portion of the received bill data, wherein the amount of bill data included in the email message is based, at least in part, on an email address of a recipient<u>, and wherein the recipient can be either a user or a non-user of a secure email system, wherein no non-user has registered for a service of the secure email system</u>.

2. (original) A method according to claim 1, further comprising:

sending the email message to the recipient.

3. (currently amended) A method according to claim 1, wherein the step of generating comprises:

determining whether the recipient is a participant in a secure email network; and

constructing the email message to include at least an address of where the bill data may be confidentially viewed if the recipient is ~~not a participant in~~ a <u>non-user of the</u> secure email ~~network~~ <u>system</u>.

4. (original) A method according to claim 3, further comprising:

constructing the email message to include substantially all of the bill data along with financial Multipurpose Internet Multimedia Extensions (MIME) elements which enable the recipient to manage a financial account.

5. (original) A method according to claim 4, wherein the MIME elements enable the recipient to pay all or part of the received bill.

6. (original) A method according to claim 4, wherein the MIME elements enable the recipient to establish and manage a financial account.

7. (currently amended) A method according to claim 3, wherein the step of determining comprises:

identifying a domain name from the email address; and

cross referencing the identified domain name against a list of secure domain names to determine whether the recipient belongs to a secure email ~~network~~ system.

8. (original) A method according to claim 1, further comprising:

receiving the sent email message including at least a portion of the bill data at the recipients email address; and

displaying at least a portion of the message in an inbox of an email client used by the recipient to access their email account.

9. (currently amended) A method according to claim 8, further comprising:

displaying the email message in the email client of the recipient, upon ~~user~~ recipient access of the email message, wherein the email message includes financial Multipurpose Internet Mail Extension (MIME) elements that enable the recipient to pay some or all of the received bill.

10. (original) A method according to claim 8, further comprising:

paying some or all of the received bill by responding to the email

11. (currently amended) A data network comprising:

a plurality of computing devices, coupled to the network, to facilitate network access by one or more participants; and

an email server, coupled to the data network and responsive to one or more of the plurality of computing devices, the ~~data~~ email server including:

a storage medium to store at least one financial account for each of the plurality of participants; and

a financial transaction manager, coupled to the memory device and selectively invoked by a participant, to manage access to and manipulation of financial account assets to effect requested financial transactions with any ~~network~~ participant or non-participant, wherein no non-participants have registered for a service of an email system supported by the email server.

12. (original) A data network according to claim 11, wherein the financial account is electronically linked to an account of the participant at a financial institution.

13. (original) A data network according to claim 12, wherein the account of the participant is one of a checking account, a savings account, a line of credit, and a money market account maintained by a banking institution.

14. (original) A data network according to claim 11, wherein the financial account is one of a checking account, a savings account, a line of credit, and a money market account maintained by a banking institution.

15. (original) A data network according to claim 11, wherein the computing devices are one or more of a personal computer, a personal digital assistant, a kiosk, a telephone and a set-top box having sufficient resources to enable the participant to access the data server and utilize the financial transaction manager.

16. (original) A data network according to claim 11, further comprising an email system having a plurality of data servers including the data server.

17. (original) A data network according to claim 11, wherein the data server is controlled by a financial institution.

18. (original) A data network according to claim 11, wherein the financial transaction manager selectively transfers assets from a first participant's account to a second participant's account in response to a request by the first participant to transfer such assets.

19. (original) A data network according to claim 18, wherein each of the first and second participants are individual consumers, a business, or a combination of each.

20. (original) A data network according to claim 18, wherein the first participant does not have a priori knowledge of the second participant's account information, but identifies the second participant from a list of network participants.

21. (original) A data network according to claim 20, wherein the second participant is identified by one of a name, an alias, or an email address.

22. (original) A data network according to claim 11, wherein the financial transaction manager selectively receives assets for deposit in an account of a participant.

23. (original) A data network according to claim 22, wherein the assets are received from a brokerage at the request of the participant.

24. (original) A data network according to claim 22, wherein the assets are received from an employer as compensation to the participant.

25. (original) A data network according to claim 11, wherein the financial transaction manager prompts a participant for payment authorization in response to a request for payment received from a network service.

26. (original) A data network according to claim 25, wherein the network service is an electronic auction service.

27. (original) A data network according to claim 25, wherein the network service is an electronic retail service.

28. (original) A data network according to claim 25, wherein the financial transaction manager transfers assets from an account specified by the user to an account specified in the request to cover the requested payment, upon authorization of the participant.

29. (original) A data network according to claim 28, wherein the financial transaction manager determines whether to honor the participants payment when the specified account has insufficient assets to cover the requested payment.

30. (original) A data network according to claim 29, wherein the financial transaction manager utilizes a growing trust model to determine whether to honor the payment when the specified account has insufficient assets to cover the requested payment.

31. (original) A data network according to claim 29, wherein the financial transaction manager automatically accesses a line of credit associated with the participant to honor the payment when the specified account has insufficient assets to cover the requested payment.

32. (original) A data network according to claim 31, wherein the financial transaction manager notifies the participant of the insufficient funds and that the line of credit has been accessed to honor the requested payment.

33. (original) A data network according to claim 25, wherein the financial transaction manager issues an instruction to have a check issued and sent to an address specified by the request, upon authorization of the participant.

34. (original) A data network according to claim 33, wherein the issued check includes a uniform resource locator (URL) address of a web page offered by the data server where the recipient can establish an account.

35. (original) A data network according to claim 34, wherein the check includes an offer of free assets, credited to a newly established account created by the recipient of the check.

36. (original) A storage medium having stored thereon a plurality of executable instructions which, when executed, implement a financial transaction manager according to claim 11.

37. (currently amended) An email system, selectively accessed by users on a data network using a computing device, the email system comprising:

a user interface, through which a user accesses an account associated with the user;

one or more ~~storage devices~~ data structures, to store and maintain account information for each of the users; and

a financial transaction manager, responsive to the user interface and coupled to the one or more storage devices, to manage access to and control assets of user accounts in response to user interaction with the user interface to enable the user to conduct financial transactions with another user or non-user of the email system, wherein the non-user of the email system has not registered for a service of the email system.

38. (currently amended) An email system according to claim 37, wherein the user interface is a series of instructions issued to a computing device of the user to create a web page at the computing device.

39. (original) An email system according to claim 37, wherein the user interface is a series of instructions issued to an email client executing on a computing device of the participant.

40. (original) An email system according to claim 37, wherein the financial transaction manager selectively transfers assets from a first user's account to a second user's account in response to a request by the first user to transfer such assets.

41. (original) An email system according to claim 37, wherein the financial transaction manager causes a check to be printed and sent to another at the request of a user.

42. (original) An email system according to claim 41, wherein the check includes an offer to create an account at the email system.

43. (original) An email system according to claim 40, wherein each of the first and second users are individual consumers, or businesses.

44. (original) An email system according to claim 40, wherein the first user does not have a priori knowledge of the second user's account information, but identifies the second participant from a list of network participants provided by the financial transaction manager.

45. (original) An email system according to claim 40, wherein the second user is identified by one or more of the user's name, alias, or email address.

46. (original) An email system according to claim 37, wherein the financial transaction manager selectively receives assets for deposit in an account of a participant.

47. (original) An email system according to claim 46, wherein the assets are received from a brokerage at the request of the participant.

48. (original) An email system according to claim 46, wherein the assets are received from an employer as compensation to the participant.

49. (original) An email system according to claim 37, wherein the financial transaction manager prompts a participant for payment authorization in response to a request for payment received from a network service.

50. (original) An email system according to claim 49, wherein the network service is an electronic auction service.

51. (original) An email system according to claim 49, wherein the network service is an electronic retail service.

52. (original) An email system according to claim 49, wherein the financial transaction manager transfers assets from an account specified by the user to an account specified in the request to cover the requested payment, upon authorization of the participant.

53. (original) An email system according to claim 52, wherein the financial transaction manager determines whether to honor the participants payment when the specified account has insufficient assets to cover the requested payment.

54. (original) An email system according to claim 52, wherein the financial transaction manager utilizes a growing trust model to determine whether to honor the payment when the specified account has insufficient assets to cover the requested payment.

55. (original) An email system according to claim 52, wherein the financial transaction manager automatically accesses a line of credit associated with the participant to honor the payment when the specified account has insufficient assets to cover the requested payment.

56. (original) An email system according to claim 25, wherein the financial transaction manager issues an instruction to have a check issued and sent to an address specified by the request, upon authorization of the participant.

57. (original) An email system according to claim 33, wherein the issued check includes a uniform resource locator (URL) address of a web page offered by the data server where the recipient can establish an account.

58. (original) An email system according to claim 34, wherein the check includes an offer of free assets, credited to a newly established account created by the recipient of the check.

59. (currently amended) A storage medium having stored thereon a plurality of executable instructions which, when executed, implement a financial transaction manager of an email system according to claim 27 37.